

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Robert J. Polilli, et al.  
Serial No. : 10/723,996  
Filed : November 26, 2003  
Title: METHODS AND SYSTEMS FOR PROVIDING  
JUVENILE LIFE INSURANCE PRODUCT WITH  
PREMIUM WAIVER FEATURES  
Group Art Unit : 3626  
Examiner : Kristine K. Rapillo  
Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL AMENDMENT**

Sir:

In response to the Office Action dated April 29, 2008 and the previously  
filed Amendment, Applicants submit the following Supplemental Amendment:

**Amendments** begin on page 2 of this paper; and

**Remarks** begin on page 7 of this paper.